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B1 (Official	Form 1)(1/	08)				ournorn.		igo ± o					
			United No			ruptcy of Illino					Vol	untary	Petition
	Name of Debtor (if individual, enter Last, First, Middle): Leiker, Larissa M.							of Joint Do iker, Glei	ebtor (Spouse n P.) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Larissa M Pehlke						(inclu		used by the J , maiden, and Leiker			years		
Last four dig	8008					Complete E	XX	x-xx-262	3				Io./Complete EIN
Street Addre 817 Wes Joliet, II	stwood A	*	Street, City,	and State)):	ZIP Code	81 Jo	t Address of 7 Westw bliet, IL	f Joint Debtor ood Ave	(No. and St	reet, City, aı	nd State):	ZIP Code
County of R Will	Residence or	of the Prin	cipal Place o	of Busines		60436	Coun	-	ence or of the	Principal Pla	ace of Busin	ness:	60436
Mailing Add	dress of Deb	otor (if diffe	rent from str	reet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	nt from stree	et address):	:
					Г	ZIP Code							ZIP Code
Location of (if different	Principal A from street	ssets of Bus address abo	siness Debto ove):	r	•		•						-
■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			(Check lth Care Bu gle Asset Ro 1 U.S.C. § droad ckbroker nmodity Br aring Bank er Tax-Exe (Check box	eal Estate as 101 (51B) oker empt Entity , if applicabl	s defined		the I ter 7 ter 9 ter 11 ter 12	of Cl of Nature (Checles) Checkers of the consumer debts,	hapter 15 Per a Foreign Mapter Mapt	one box) etition for F Main Proceetition for F Nonmain Pr	Recognition eding		
				und Cod	er Title 26 o	exempt org of the Unite nal Revenue	d States	"incuri	red by an indivi onal, family, or	dual primarily household pur	pose."	busin	iess debis.
Filing Fee (Check one box) ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chec Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busing not a small bu aggregate non s or affiliates)	acontingent l are less than th this petitin were solici	s defined in or as defined in iquidated de 1 \$2,190,000 on.	d in 11 U.S ebts (exclude).	.C. § 101(51D). ding debts owed ne or more		
Debtor e	estimates that estimates that	at funds will at, after any	ation I be available exempt proper for distribute	perty is ex	cluded and	administrat			·				USE ONLY
Estimated N	Tumber of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	1,000,001 \$10,000,001 \$50,000,001 \$10 0 \$10 to \$50 to \$100 to \$			\$500,000,001 to \$1 billion					

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Page 2 of 54 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Leiker, Larissa M. Leiker, Glen P. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ David M. Siegel</u> January 8, 2009 Signature of Attorney for Debtor(s) (Date) David M. Siegel Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(1/08)

Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Leiker, Larissa M. Leiker, Glen P.

Signatures

$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Larissa M. Leiker

Signature of Debtor Larissa M. Leiker

X /s/ Glen P. Leiker

Signature of Joint Debtor Glen P. Leiker

Telephone Number (If not represented by attorney)

January 8, 2009

Date

Signature of Attorney*

X /s/ David M. Siegel

Signature of Attorney for Debtor(s)

David M. Siegel #06207611

Printed Name of Attorney for Debtor(s)

David M. Siegel & Associates

Firm Name

790 Chaddick Drive Wheeling, IL 60090

Address

(847) 520-8100

Telephone Number

January 8, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Infinois		
In re	Larissa M. Leiker Glen P. Leiker		Case No.	
		Debtor(s)	Chapter	7
			-	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- \(\pi\) 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Larissa M. Leiker Larissa M. Leiker
Date: January 8 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inniois		
In re	Larissa M. Leiker Glen P. Leiker		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- \(\pi\) 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Glen P. Leiker Glen P. Leiker
Date: January 8 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker,		Case No	
	Glen P. Leiker			
-		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	145,000.00		
B - Personal Property	Yes	4	73,395.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		163,891.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		80,655.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			3,683.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,684.00
Total Number of Sheets of ALL Schedu	iles	25			
	To	otal Assets	218,395.00		
			Total Liabilities	244,546.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker,		Case No.		
	Glen P. Leiker				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	3,683.00
Average Expenses (from Schedule J, Line 18)	3,684.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,951.70

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,586.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		80,655.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		82,241.00

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B6A (Official Form 6A) (12/07)

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single Family Home 817 Westwood Ave Joliet, IL 60436	Fee Simple	J	145,000.00	135,775.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **145,000.00** (Total of this page)

Total > **145,000.00**

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B6B (Official Form 6B) (12/07)

In re	Larissa M. Leiker,	Case No
	Glen P. Leiker	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Pro E		Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking/Savings Bank Harris Bank	J	2,100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	TV & Furniture	J	775.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х		
6.	Wearing apparel.	Normal Apparel	J	650.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life Insurance Policies Term Death Benefit Only	J	0.00
10.	Annuities. Itemize and name each issuer.	х		
			Sub-Tota (Total of this page)	al > 3,525.00

3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Larissa M. Leiker, Glen P. Leiker

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ISA Qualified 1(k)	Н	40,000.00
	plans. Give paraculars.	EF IM	ISA Qualified RF	W	7,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > (Total of this page)

47,000.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re Larissa M. Leiker, Glen P. Leiker

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	escription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1999 Chevrolet 2002 GMC Envo Prairie Trail Cre	ру	J	3,135.00 6,320.00
		2008 Chevy Ma Amcore Bank	libu	J	13,315.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	x			
31.	Animals.	Dog		J	100.00
32.	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	X			
			(To	Sub-Tota of this page)	al > 22,870.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

not already listed. Itemize.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind	X			

Sub-Total > 0.00 (Total of this page)

Total > **73,395.00**

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box) \$1	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single Family Home 817 Westwood Ave Joliet, IL 60436	735 ILCS 5/12-901	9,225.00	145,000.00
Checking, Savings, or Other Financial Accounts, C Checking/Savings Bank Harris Bank	Sertificates of Deposit 735 ILCS 5/12-1001(b)	2,100.00	2,100.00
Household Goods and Furnishings TV & Furniture	735 ILCS 5/12-1001(b)	775.00	775.00
Wearing Apparel Normal Apparel	735 ILCS 5/12-1001(a)	650.00	650.00
Interests in Insurance Policies Life Insurance Policies Term Death Benefit Only	215 ILCS 5/238	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension of ERISA Qualified 401(k)	or Profit Sharing Plans 735 ILCS 5/12-1006	40,000.00	40,000.00
ERISA Qualified IMRF	735 ILCS 5/12-1006	7,000.00	7,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Chevrolet Silverado	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 735.00	3,135.00
2002 GMC Envoy Prairie Trail Credit Union	735 ILCS 5/12-1001(c)	2,400.00	6,320.00
2008 Chevy Malibu Amcore Bank	735 ILCS 5/12-1001(b)	0.00	13,315.00
Animals Dog	735 ILCS 5/12-1001(b)	100.00	100.00

Total: 65,385.00 218,395.00

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B6D (Official Form 6D) (12/07)

In re	Larissa M. Leiker,
	Glen P. I eiker

Case No.

1/08/09 10:59AM

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	band, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	DZ L Q D L D A	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 11068997			7/08	Ī	DATED			
AMCORE BANK 501 7th St. Rockford, IL 61110		J	Auto Loan/Purchase Money Security 2008 Chevy Malibu Amcore Bank		D			
	Ц		Value \$ 13,315.00				20,210.00	0.00
Account No. 6100246357			10/06					
Harris Bank 111 W. Monroe St. Chicago, IL 60690	х	J	Second Mortgage Single Family Home 817 Westwood Ave Joliet, IL 60436					
			Value \$ 145,000.00				33,775.00	0.00
Account No. 101121007002GMC Prairie Trail Credit Union 2350 W. McDonough Street Joliet, IL 60436		J	10/06 Auto Loan/Purchase Money Security 2002 GMC Envoy Prairie Trail Credit Union					
			Value \$ 6,320.00	1			7,906.00	1,586.00
Account No. 0605179597 Washington Mutual PO Box 9001123 Louisville, KY 40290-1123		J	12/02 First Mortgage Single Family Home 817 Westwood Ave Joliet, IL 60436					
			Value \$ 145,000.00				102,000.00	0.00
continuation sheets attached			(Total of	Subt			163,891.00	1,586.00
			(Report on Summary of S	_	`ota lule	- 1	163,891.00	1,586.00

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B6E (Official Form 6E) (12/07)

•			
In re	Larissa M. Leiker,	Case No.	
	Glen P. Leiker		
_		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
delivered or provided. 11 U.S.C. § 507(a)(7).
delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units
delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder
delivered or provided. 11 Ü.S.C. § 507(a)(7). Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Larissa M. Leiker, Glen P. Leiker		Case No.	
-		Debtors ,		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors notding unsecure	ea c	ıaın	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	IS SUBJECT TO SETOFF, SO STATE.	l NG	Z Q	D I S P U T E D	S P U	AMOUNT OF CLAIM
Account No. 5584-1800-0160-0561			Purchases	T	E D			
Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088		w						12,620.00
Account No. 4121-7414-5431-6519			Collections		П	T	†	
Capital One c/o Vital Recovery Services PO Box 923747 Norcross, GA 30010		J						2,200.00
Account No. 5291-0714-6615-6518			Collections	\vdash	Н	H	\dagger	
Capital One c/o Midland Credit management Department #12421 Oaks, PA 19456		J						1,250.00
Account No. 5466-4700-0474-2202			11/94		П	T	†	
Chase Cardmember Service PO Box 15153 Wilmington, DE 19886		w	Purchases					30,344.00
_9 _ continuation sheets attached			S	Subt	ota.	ıl	†	46,414.00
continuation succes attached			(Total of t	his 1	oag	ze)) L	70,714.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

				_		_	_	
CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	CONT	U	D I S P)	
MAILING ADDRESS	Ď	Н	DATE CLADAWAC DICHDDED AND	Ň	ĮË	s	3	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	ď	U	ز	
AND ACCOUNT NUMBER	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	N G	۱u	E		AMOUNT OF CLAIM
(See instructions above.)	Ř		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	NGEN	ΙD	D)	
Account No. 6032590211572796			2/08	Ť	A T F		Γ	
	1		Purchases		E D		╛	
Citi Financial Retail Services							1	
PO Box 183041		w	1				1	
Columbus, OH 43218-3041							1	
							1	
							1	4,400.00
	_	L			ot	╄	4	
Account No. 4227-0973-4763-3203			Collections				1	
Cross Country Visa		١.					1	
c/o 1st National Collection		J					1	
PO Box 51660							1	
Sparks, NV 89435							1	
							1	1,300.00
Account No. 6011-3810-0315-6187	t	T	12/06	t	T	t	\dagger	
	1		Purchases				1	
Direct Merchant Bank							1	
PO Box 17313		lw					1	
Baltimore, MD 21297-1313							1	
Baltilliole, MD 21297-1313							1	
							1	2 000 00
					L		4	3,006.00
Account No. 7955689			10/03				1	
			Collections				1	
Exelon ComED							1	
c/o Havard Co		Н					1	
4839 N. Elton							1	
Chicago, IL 60630							1	
							1	447.00
Account No. f012060695	╁	t	Collections	\vdash	\vdash	t	+	
10120000	1							
F&W Publications, Inc.	1							
700 E. State Street		J						
lola, WI 54990		آ						
1014, 111 07000								
	1							400.00
					L		\perp	189.00
Sheet no1 of _9 sheets attached to Schedule of			2	Sub	tota	ıl		0.242.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge))	9,342.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDA		AMOUNT OF CLAIM
Account No. 121000000026350			2/06] ``	A T E D		
ISPC PO Box 31078 Tampa, FL 33631-3078		J	Purchases		D		2,181.00
Account No. 10794029303			Collections				
Loyola University c/o Nationwide 9919 Roosevelt Rd. Westchester, IL 60154		J					250.00
							250.00
Account No. 6004300190600178 Menards PO Box 17602 Baltimore, MD 21297-1602		w	5/08 Purchases				1,303.00
Account No. a3447-6a34476			Collections				
Parkview Ortho Health Services c/o Creditors Discount 415 East Main Street Streator, IL 61364		J					516.00
Account No. b00247b04476	T		Collections				
Parkview Ortho Health Services c/o Creditors Discount 415 East Main Street Streator, IL 61364		J					255.00
Sheet no. 2 of 9 sheets attached to Schedule of				Subt			4 505 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	4,505.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.	
	Glen P. Leiker		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	COXHLX	UNLLQU	S P U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	NGEN	I	E	
Account No. 482117			Collections	T	A T E D		
Parkview Ortho Health Services							1
c/o Creditors Discount		J					
415 East Main Street							
Streator, IL 61364							39.00
Account No. f017979645	┢		Collections	<u> </u>	H		33.00
	1						
Silver Cross Hospital		١.					
c/o KCA Finance Services, Inc. 628 North Street, PO Box 53		J					
Geneva, IL 60134							
							339.00
Account No. f015043136			Collections		Т		
	1						
Silver Cross Hospital c/o KCA Finance Services, Inc.		J					
628 North Street, PO Box 53							
Geneva, IL 60134							
							128.00
Account No. f015803083			Collections				
Silver Cross Hospital							
c/o KCA Finance Services, Inc.		J					
628 North Street, PO Box 53							
Geneva, IL 60134							
		$oxed{oxed}$			L		100.00
Account No. f015052277	-		Collections				
Silver Cross Hospital							
c/o KCA Finance Services, Inc.		J					
628 North Street, PO Box 53							
Geneva, IL 60134							4.5.5.5
					L		168.00
Sheet no. 3 of 9 sheets attached to Schedule of				Sub			774.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	114.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.	
	Glen P. Leiker		

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DISPUTED	- 1	AMOUNT OF CLAIM
Account No. f015006042	1		Collections	'	E			
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						116.00
Account No. f014969422			Collections		Т	Г	T	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						75.00
Account No. f014913180			Collections		Г	Г	T	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						133.00
Account No. f014745046			Collections		Т	Т	T	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						75.00
Account No. f014113823	t	H	Collections	+	\vdash	T	\dagger	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						60.00
Sheet no. 4 of 9 sheets attached to Schedule of	-			Sub	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)		459.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

	16	111	shood Wife laint or Community		1		D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ		S P	AMOUNT OF CLAIM
Account No. dc0023657182	-		Collections	'	Ė			
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						817.00
Account No. f011697687	T		Collections	T	T	T	┪	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						135.00
Account No. f012274809	t	T	Collections	†		t		
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						62.00
Account No. f011908662	†		Collections	$^{+}$		t		
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						442.00
Account No. f012228060	\dagger	t	Collections	+	T	\dagger	+	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						264.00
Sheet no. 5 of 9 sheets attached to Schedule of				Sub				1,720.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge	;)	-,-=

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	C	U	D)	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U	ı ⊢		AMOUNT OF CLAIM
Account No. f0128263129			Collections	Т	E D			
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J			D			127.00
Account No. f012882502			Collections		Т		Ť	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						221.00
Account No. f013658117	┢	-	Collections	+	╁	\vdash	+	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						31.00
Account No. f011634029			Collections		T		\dagger	
Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134		J						47.00
Account No. 4352-3717-0825-6012	T		3/05	+	\vdash		\dagger	
Target National Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581		w	Purchases					4,587.00
Sheet no. 6 of 9 sheets attached to Schedule of	-			Sub	tota	1	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	nas	re)		5,013.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.	
	Glen P. Leiker		

				_	_		
CREDITOR'S NAME,	Č	Hu	sband, Wife, Joint, or Community	C	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. 6032207550767651			5/85	Т	T		
Wal-Mart PO Box 981064 El Paso, TX 79998-1064		w			D		923.00
Account No. 4185-8780-0026-4646			6/04				
Washington Mutual PO Box 660487 Dallas, TX 75266-0487		J	Purchases				9 245 00
							8,345.00
Account No. 5416-5780-0166-3030 Washington Mutual PO Box 660487 Dallas, TX 75266-0487		J	10/06 Purchases				1,560.00
Account No. 31328277			4/03				
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		н	Collections				200.00
Account No. 31329260			4/03				
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		J	Collections				200.00
Sheet no. 7 of 9 sheets attached to Schedule of				Sub	tota	ıl	11,228.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	11,220.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

CREDITOR'S NAME,	Ç	Нι	usband, Wife, Joint, or Community	C	Ü	[>	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	Q			AMOUNT OF CLAIM
Account No. 31334175			4/03] T	ΙT			
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		Н	Collections		E D			200.00
Account No. 3133192			4/03			Γ	T	
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		Н	Collections					200.00
Account No. 31332209	┢		4/03	+	+	+	+	
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661	-	н	Collections					200.00
Account No. 31331226			4/03	\top	T	t	1	
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		н	Collections					200.00
Account No. 31330243		T	4/03	T	T	t	7	
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		н	Collections					200.00
Sheet no. 8 of 9 sheets attached to Schedule of		•		Sub	tota	al	┪	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge`	١	1,000.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

		1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	T_	T	<u> </u>	1
CREDITOR'S NAME,	ő	Hu	sband, Wife, Joint, or Community	- 6	N	۱۲	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L QU L D:	DISPUTED	AMOUNT OF CLAIM
Account No. 31335158	┢	┢	4/03	₹ T	T A		
Trecount 10. C1000100	ł		Collections		E D		
Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661		Н					
							200.00
Account No.		T		T	T	T	
Account No.	┢	<u> </u>		+	╁	H	
Table dank 1 (d)	ł						
Account No.				T	Т		
	1						
	_			╄	Ļ		
Account No.							
Sheet no. 9 of 9 sheets attached to Schedule of				Sub	tots	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				200.00
creates from generated from priority claims			(Total of t				
			(Donost on Common of Co		Fota		80,655.00
			(Report on Summary of So	пес	ıuıe	:s)	

Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088

AMCORE BANK 501 7th St. Rockford, IL 61110

Amcore Bank PO Box 358 Beloit, WI 53512-0358

Capital One c/o Vital Recovery Services PO Box 923747 Norcross, GA 30010

Capital One c/o Midland Credit management Department #12421 Oaks, PA 19456

Chase Cardmember Service PO Box 15153 Wilmington, DE 19886

Chase 201 N. Walnut St. MAILSTOP DE1-1027 Wilmington, DE 19801

Citi Financial 4500 New Linden Hill Rd. Wilmington, DE 19808

Citi Financial Retail Services PO Box 183041 Columbus, OH 43218-3041

Cross Country Visa c/o 1st National Collection PO Box 51660 Sparks, NV 89435 Direct Merchant Bank PO Box 17313 Baltimore, MD 21297-1313

Exelon ComED c/o Havard Co 4839 N. Elton Chicago, IL 60630

F&W Publications, Inc. 700 E. State Street Iola, WI 54990

GEMB/Wal-Mart PO Box 981400 El Paso, TX 79998

Harris Bank 111 W. Monroe St. Chicago, IL 60690

HSBC
Payment Processing Center
PO Box 5253
Carol Stream, IL 60197-9901

HSBC/Menards 90 Christiana Rd. New Castle, DE 19720

Independence Savings 6420 Benjamin Road Tampa, FL 33634

ISPC PO Box 31078 Tampa, FL 33631-3078

Loyola University c/o Nationwide 9919 Roosevelt Rd. Westchester, IL 60154 Menards PO Box 17602 Baltimore, MD 21297-1602

Parkview Ortho Health Services c/o Creditors Discount 415 East Main Street Streator, IL 61364

Prairie Trail Credit Union 2350 W. McDonough Street Joliet, IL 60436

Ronald F Pehlk Gael Drive Joliet, IL 60435

Silver Cross Hospital c/o KCA Finance Services, Inc. 628 North Street, PO Box 53 Geneva, IL 60134

Target National Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581

Target National Bank PO Box 59317 Minneapolis, MN 55459-0317

Wal-Mart PO Box 981064 El Paso, TX 79998-1064

WAMU/PRVDN PO Box 660509 Dallas, TX 75266-0509

Washington Mutual PO Box 9001123 Louisville, KY 40290-1123 Washington Mutual PO Box 660487 Dallas, TX 75266-0487

Washington Mutual 9451 Corbin Avenue Northridge, CA 91328

Will County c/o CHICAGOLAW 600 W. Jackson Blvd. Chicago, IL 60661 Case 09-00359 Doc 1 Filed 01/08/09 Entered 01/08/09 11:01:41 Desc Main Document Page 32 of 54

B6G (Official Form 6G) (12/07)

In re Larissa M. Leiker, Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Larissa M. Leiker,	Case No.
	Glen P. Leiker	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Ronald F Pehlk Gael Drive Joliet, IL 60435 Unknown Harris Bank 111 W. Monroe St. Chicago, IL 60690 2nd Home Mortgage

B6I (Official Form 6I) (12/07)

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1/08/09 10:59AM

	Larissa M. Leiker			
In re	Glen P. Leiker		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

D14 1 M 14 1 G4 4	DEDENIDENTS	OF DEBTOR AND S	SDOLISE		
Debtor's Marital Status:	RELATIONSHIP(S):	AGE(S)			
Married	None.	AGE(S)			
Employment:*	DEBTOR		SPOUSE		
Occupation L	Jnemployed	Cabinet Mak	er		
Name of Employer		Romar Cabii	nets		
How long employed		25 years			
Address of Employer		Northern ILL Channahon,			
*See Attachment for Additional En	nployment Information				
	rojected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$ _	0.00	\$	3,377.00
2. Estimate monthly overtime		\$ __	0.00	\$	0.00
3. SUBTOTAL		\$_	0.00	\$_	3,377.00
4. LESS PAYROLL DEDUCTIONS					
 a. Payroll taxes and social secur 	rity	\$	0.00	\$	685.00
b. Insurance		\$	0.00	\$	294.00
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify)	Detailed Income Attachment	\$	0.00	\$	386.00
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$_	0.00	\$_	1,365.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	0.00	\$_	2,012.00
7. Regular income from operation of	business or profession or farm (Attach detailed stat	ement) \$	0.00	\$	0.00
8. Income from real property	-	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	payments payable to the debtor for the debtor's use	e or that of \$_	0.00	\$	0.00
11. Social security or government ass (Specify):	sistance	\$	0.00	\$	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income					
(Specify): Unemploymen		\$_	1,246.00	\$_	0.00
Part-Time Job	Gross \$460)		0.00	\$_	425.00
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$_	1,246.00	\$_	425.00
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$_	1,246.00	\$	2,437.00
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column totals from line	15)	\$	3,683	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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	Larissa M. Leiker			
In re	Glen P. Leiker		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Detailed Income Attachment

Other Payroll Deductions:

Aflac Disability 1 & 2	\$	0.00	\$ 135.00
401K	\$	0.00	\$ 87.00
Savings	\$	0.00	\$ 130.00
Dental Insurance	\$	0.00	\$ 34.00
Total Other Payroll Deductions	\$	0.00	\$ 386.00

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In re	Larissa M. Leiker Glen P. Leiker		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Attachment for Additional Employment Information

Spouse	
Occupation	Maintenance Worker
Name of Employer	Roberts Family
How long employed	9 months
Address of Employer	Wildy Road
	Minooka, IL 60447

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	Larissa M. Leiker			
In re	Glen P. Leiker		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate how expenditures labeled "Spouse."	sehold. Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,150.00
a. Are real estate taxes included? Yes X No	·
b. Is property insurance included? Yes X No	
2. Utilities: a. Electricity and heating fuel	\$ 105.00
b. Water and sewer	\$ 30.00
c. Telephone	\$ 50.00
d. Other See Detailed Expense Attachment	\$ 170.00
3. Home maintenance (repairs and upkeep)	\$ <u> </u>
4. Food	\$ 400.00
5. Clothing	\$
6. Laundry and dry cleaning	\$ 30.00
7. Medical and dental expenses	\$ 144.00
8. Transportation (not including car payments)	\$ 180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 20.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 35.00
c. Health	\$ 75.00
d. Auto	\$ 150.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	\$
	Φ 000
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included)	luded in the
a. Auto	\$ 260.00
b. Other 2nd Mortgage	\$ 500.00
c. Other Auto Loan payment (2008 Malibu)	\$ 385.00
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed states)	
17. Other	\$ 0.00
Other	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of	Schedules and, \$ 3,684.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur wi	thin the year
following the filing of this document:	-
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 3,683.00
b. Average monthly expenses from Line 18 above	\$ 3,684.00
c. Monthly net income (a. minus b.)	\$ -1.00

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Larissa M. Leiker				
In re Glen P. Leiker			Case No.	

	Larissa M. Leiker			
In re	Glen P. Leiker		Case No.	
		Debtor(s)	·	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

Other Utility Expenditures:

Cell Phone	 50.00
Cable T.V.	\$ 70.00
Internet Access	\$ 50.00
Total Other Utility Expenditures	\$ 170.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker Glen P. Leiker		Case No.	
		Debtor(s)	 Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	27	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _ sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	January	8, 2009	Signature	/s/ Larissa M. Leiker Larissa M. Leiker		
Date	January	8, 2009	Signature	/s/ Glen P. Leiker Glen P. Leiker Joint Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker Glen P. Leiker		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$0.00	SOURCE 2009 Husband
\$0.00	2009 Wife
\$37,774.00	2008 Husband
\$19,198.00	2008 Wife
\$34,495.00	2007 Husband
\$20,400,00	2007 Wife

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2009 Wife unemployment \$0.00 \$5,200.00 2008 Wife unemployment \$7,200.00 2007 Wife unemployment

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS** OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

AMOUNT PAID

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY CAPTION OF SUIT STATUS OR NATURE OF PROCEEDING AND LOCATION DISPOSITION AND CASE NUMBER

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

OWING

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 10/11/08 - 11/27/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,301.00

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

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NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME **ADDRESS**

7

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	January 8, 2009	Signature	/s/ Larissa M. Leiker	
			Larissa M. Leiker Debtor	
Date	January 8, 2009	Signature	/s/ Glen P. Leiker	
		Ç	Glen P. Leiker Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker Glen P. Leiker			
		Debtor(s)	Chapter	7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

1 1 3	_
Property No. 1	
Creditor's Name: AMCORE BANK	Describe Property Securing Debt: 2008 Chevy Malibu Amcore Bank
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, as	void lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Harris Bank	Describe Property Securing Debt: Single Family Home 817 Westwood Ave Joliet, IL 60436
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	nue to make regular payments. (for example, avoid lien using
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt

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Property No. 3			
Creditor's Name: Prairie Trail Credit Union		Describe Property Securing Debt: 2002 GMC Envoy Prairie Trail Credit Union	
Property will be (check one):			
☐ Surrendered	Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
_	(3 (-//)
Property is (check one): Claimed as Exempt		□ Not alaimed as av	ampt
Claimed as Exempt		☐ Not claimed as ex	empt
Property No. 4]	
Creditor's Name: Washington Mutual		Describe Property Solingle Family Home 817 Westwood Ave Joliet, IL 60436	ecuring Debt:
Property will be (check one):			
☐ Surrendered	Retained		
If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		nue to make regular p	ayments. (for example, avoid lien using
Property is (check one): ■ Claimed as Exempt		□ Not claimed as ex	empt
PART B - Personal property subject to unex Attach additional pages if necessary.)	pired leases. (All three	columns of Part B mus	st be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	January 8, 2009	Signature	/s/ Larissa M. Leiker	
			Larissa M. Leiker	
			Debtor	
Date	January 8, 2009	Signature	/s/ Glen P. Leiker	
		-	Glen P. Leiker	
			Joint Debtor	

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Document Page 50 of 54 United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker Glen P. Leiker		Case No.	
III IC	Gierri : Leiker	Debtor(s)	Chapter	7
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy	, or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,301.00
	Prior to the filing of this statement I have receive	ed	\$	1,301.00
	Balance Due		·	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □	Other (specify):		
3.	The source of compensation to be paid to me is:			
	■ Debtor □	Other (specify):		
5.] {	 I have not agreed to share the above-disclosed firm. I have agreed to share the above-disclosed con A copy of the agreement, together with a list of the In return for the above-disclosed fee, I have agreed to a. Analysis of the debtor's financial situation, and rest. Preparation and filing of any petition, schedules, steadily in the control of the cont	mpensation with a person or person ne names of the people sharing in the person render legal service for all aspects andering advice to the debtor in detect statement of affairs and plan which	ns who are not memine compensation is a of the bankruptcy commining whether to may be required;	bers or associates of my law firm. attached. ase, including: file a petition in bankruptcy;
	c. Representation of the debtor at the meeting of cred d. [Other provisions as needed] Negotiations with secured creditors t agreements and applications as need avoidance of liens on household goo	o reduce to market value; exe led; preparation and filing of r	mption planning	; filing of reaffirmation
6. l	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any cases), or any other adversary proceed	dischargeability actions, judio		es (except in Chapter 13
		CERTIFICATION		
	I certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
Dated	d: January 8, 2009	/s/ David M. Siege	ıl	
		David M. Siegel David M. Siegel & 790 Chaddick Driv		

Wheeling, IL 60090 (847) 520-8100

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David IVI. Siegei	A /S/ David M. Siegei	January 8, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
790 Chaddick Drive		
Wheeling, IL 60090		
(847) 520-8100		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) h	nave received and read this notice.	
Larissa M. Leiker		
Glen P. Leiker	X /s/ Larissa M. Leiker	January 8, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Cose No (if Imaxim)	Y Iol Clan D. Laikar	lanuary 8 2000
Case No. (if known)	X /s/ Glen P. Leiker	January 8, 2009
	Signature of Joint Debtor (if any)	Date

STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Larissa M. Leiker	January 8, 2009	/s/ Glen P. Leiker	January 8, 2009
Debtor's Signature	Date	Joint Debtor's Signature	Date

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United States Bankruptcy Court Northern District of Illinois

In re	Larissa M. Leiker Glen P. Leiker		Case No.	
111 10	Old I Table	Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR M		90
		Number of	Creditors:	33
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credito	ors is true and correct to the	ne best of my
Date:	January 8, 2009	/s/ Larissa M. Leiker		
		Larissa M. Leiker		
		Signature of Debtor		
Date:	January 8, 2009	/s/ Glen P. Leiker		
		Glen P. Leiker		
		Signature of Debtor		